

Application No. 10/590,162  
Paper Dated: September 17, 2008  
Attorney Docket No. 3805-062480

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/590,162 Confirmation No. 4070  
Applicants : VINCENT W. TALBERT et al.  
Filed : July 12, 2007  
Title : COMPUTER-IMPLEMENTED METHOD, SYSTEM AND  
APPARATUS FOR THE DYNAMIC VERIFICATION OF A  
CONSUMER ENGAGED IN A TRANSACTION WITH A  
MERCHANT AND AUTHORIZATION OF THE  
TRANSACTION  
Group Art Unit : 2876  
Examiner :  
Customer No. : 28289

Mail Stop Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

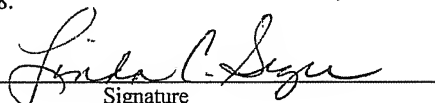
Sir:

Pursuant to the requirements of 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants hereby submit this Information Disclosure Statement, which includes a completed Form PTO/SB/08a.

This application is the United States national phase of PCT Application No. PCT/US04/005444, filed February 23, 2004. The International Search Report (copy enclosed), dated November 7, 2006, for the underlying PCT Application identified the four references listed on Form PTO/SB/08A and indicated the relevancy of these references.

I hereby certify that this correspondence is being electronically submitted to the United States Patent and Trademark Office on September 17, 2008.

09/17/2008  
Date

  
Signature


Linda C. Seger

Typed Name of Person Signing Certificate

Pursuant to 37 C.F.R. § 1.97(b)(3), no fee is due for the submission of this Information Disclosure Statement, which is being filed before the mailing of a first Office Action on the merits. However, the Commissioner for Patents is hereby authorized to charge any additional fees which may be required to Deposit Account No. 23-0650. Please refund any overpayment to Deposit Account No. 23-0650.

Respectfully submitted,

THE WEBB LAW FIRM

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